

## Office of Insurance Commissioner

## 2003 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals(excludes Accident and Health)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$471,577	6.46%	\$462,715	\$301,978	65.26%
2	Farmers Ins Co Of WA	21644	WA	\$470,295	6.44%	\$474,155	\$265,684	56.03%
3	Allstate Ins Co	19232	IL	\$350,539	4.80%	\$350,191	\$187,119	53.43%
4	State Farm Fire And Cas Co	25143	IL	\$299,675	4.10%	\$283,628	\$149,803	52.82%
5	Pemco Mut Ins Co	24341	WA	\$237,087	3.25%	\$226,415	\$138,401	61.13%
6	Safeco Ins Co Of IL	39012	IL	\$216,622	2.97%	\$202,805	\$117,500	57.94%
7	Mutual Of Enumclaw Ins Co	14761	WA	\$171,541	2.35%	\$175,786	\$88,627	50.42%
8	Safeco Ins Co Of Amer	24740	WA	\$169,413	2.32%	\$157,631	\$72,422	45.94%
9	United Services Auto Assoc	25941	TX	\$141,183	1.93%	\$138,345	\$77,053	55.70%
10	American States Ins Co	19704	IN	\$123,134	1.69%	\$117,065	\$51,256	43.78%
11	Allstate Ind Co	19240	IL	\$105,948	1.45%	\$100,005	\$51,382	51.38%
12	USAA Cas Ins Co	25968	TX	\$97,536	1.34%	\$94,506	\$54,663	57.84%
13	St Paul Fire & Marine Ins Co	24767	MN	\$90,353	1.24%	\$78,551	\$41,973	53.43%
14	Federal Ins Co	20281	IN	\$87,139	1.19%	\$84,723	\$50,423	59.52%
15	Physicians Ins A Mut Co	40738	WA	\$85,881	1.18%	\$86,672	\$42,470	49.00%
16	Pemco Ins Co	18805	WA	\$76,576	1.05%	\$74,577	\$51,701	69.33%
17	Unigard Ins Co	25747	WA	\$76,254	1.04%	\$75,648	\$38,810	51.30%
18	Geico General Ins Co	35882	MD	\$74,730	1.02%	\$71,898	\$53,622	74.58%
19	National Union Fire Ins Co Of Pitts	19445	PA	\$74,140	1.02%	\$68,704	\$11,113	16.17%
20	Mid-Century Ins Co	21687	CA	\$71,574	0.98%	\$71,704	\$43,537	60.72%
21	Factory Mut Ins Co	21482	RI	\$68,264	0.94%	\$60,531	(\$3,028)	(5.00)%
22	Progressive Max Ins Co	24279	OH	\$63,940	0.88%	\$47,795	\$25,592	53.55%
23	Hartford Underwriters Ins Co	30104	CT	\$62,546	0.86%	\$62,663	\$34,030	54.31%
24	North Pacific Ins Co	23892	OR	\$60,015	0.82%	\$60,540	\$28,997	47.90%
25	Nationwide Mut Ins Co	23787	OH	\$57,708	0.79%	\$55,267	\$34,747	62.87%
26	Grange Ins Assn	22101	WA	\$57,260	0.78%	\$57,469	\$34,674	60.34%
27	American Economy Ins Co	19690	IN	\$54,672	0.75%	\$55,839	\$23,352	41.82%
28	Continental Cas Co	20443	IL	\$49,904	0.68%	\$49,073	\$16,684	34.00%
29	Country Mut Ins Co	20990	IL	\$49,725	0.68%	\$47,672	\$23,803	49.93%
30	Zurich American Ins Co	16535	NY	\$47,596	0.65%	\$40,904	\$35,092	85.79%
31	Farmers Ins Exch	21652	CA	\$45,276	0.62%	\$41,274	\$19,323	46.82%
32	Liberty Mut Fire Ins Co	23035	MA	\$44,527	0.61%	\$41,066	\$29,649	72.20%
33	Government Employees Ins Co	22063	MD	\$43,269	0.59%	\$42,142	\$31,104	73.81%
34	Firemans Fund Ins Co	21873	CA	\$42,587	0.58%	\$42,347	\$23,875	56.38%
35	Progressive Northern Ins Co	38628	WI	\$41,204	0.56%	\$39,110	\$20,964	53.60%
36	Allstate Prop & Cas Ins Co	17230	IL	\$41,049	0.56%	\$34,940	\$21,112	60.42%
37	General Ins Co Of Amer	24732	WA	\$40,994	0.56%	\$41,047	\$38,866	94.69%
38	Mortgage Guaranty Ins Corp	29858	WI	\$40,378	0.55%	\$40,570	\$32,668	80.52%
39	Glens Falls Ins Co	34622	DE	\$40,062	0.55%	\$49,936	\$33,526	67.14%
40	Financial Ind Co	19852	CA	\$38,188	0.52%	\$38,899	\$22,486	57.81%
All 590 Other Companies				\$2,820,162	38.63%	\$2,702,009	\$1,501,792	55.63%
Totals				\$7,300,524	100.00%	\$7,046,815	\$3,918,846	55.61%

(1) Excluding all Loss Adjustment Expenses (LAE)